

Information to identify the case:			
Debtor 1	Ralph M Miller		
	First Name	Middle Name	Last Name
Debtor 2	Kimberly A Miller		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-70443-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ralph M Miller

Kimberly A Miller

9/8/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ralph M Miller
Kimberly A Miller
Debtors

Case No. 16-70443-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Sep 08, 2021

User: aala
Form ID: 3180W

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Ralph M Miller, Kimberly A Miller, 1015 Pomona Drive, Johnstown, PA 15905-1955
14849285	Berkheimer, P.O. Box 25152, Lehigh Valley, PA 18002-5152
14242596	+ Commonwealth of Pennsylvania, Department of Revenue, Bureau of Individual Taxes, P.O. Box 280432, Harrisburg, PA 17128-0432
14242597	+ First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14242598	+ First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593
14242600	+ Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799
14242603	+ Merho Federal Credit Union, 15 Irene St, Johnstown, PA 15905-4124
14320131	+ Nationwide Bank, P.O. Box 1730, Williamsville, NY 14231-1730
14242606	Nationwide Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
14317398	+ Nationwide Bank, P.O. Box 182049, Columbus, OH 43218-2049
14250008	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court., First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14248540	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 09 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 08 2021 23:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bncmail@w-legal.com	Sep 08 2021 23:09:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14242585	EDI: BANKAMER.COM	Sep 09 2021 03:13:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886
14292557	EDI: BANKAMER.COM	Sep 09 2021 03:13:00	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14242586	+ EDI: TSYS2.COM	Sep 09 2021 03:13:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
14242587	+ EDI: CITICORP.COM	Sep 09 2021 03:13:00	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14243769	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 08 2021 23:09:00	Citizens One Auto Finance, 1 Citizens Drive, ROP15B, Riverside R.I.02915
14242607	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 08 2021 23:09:00	RBS Citizens Cc, Attn: Bankruptcy Department, 443 Jefferson Blvd Ms: Rjw-135, Warwick, RI

District/off: 0315-7

User: aala

Page 2 of 4

Date Rcvd: Sep 08, 2021

Form ID: 3180W

Total Noticed: 53

			02886
14296431	+ EDI: WFNNB.COM	Sep 09 2021 03:13:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14242589	+ EDI: CHASEAUTO	Sep 09 2021 03:13:00	Chase Auto Finance, P.O. Box 78050, Phoenix, AZ 85062-8050
14242590	+ EDI: CITICORP.COM	Sep 09 2021 03:13:00	Citibank, Citicorp/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14242591	+ EDI: CITICORP.COM	Sep 09 2021 03:13:00	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
14242592	+ EDI: CITICORP.COM	Sep 09 2021 03:13:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14242594	EDI: WFNNB.COM	Sep 09 2021 03:13:00	Comenity Bank/Victoria Secret, Po Box 18215, Columbus, OH 43218
14242593	+ EDI: WFNNB.COM	Sep 09 2021 03:13:00	Comenity Bank/gndrmtmc, Po Box 182125, Columbus, OH 43218-2125
14242595	+ EDI: WFNNB.COM	Sep 09 2021 03:13:00	Comenitycapital/boscov, Po Box 182120, Columbus, OH 43218-2120
14242599	+ EDI: IRS.COM	Sep 09 2021 03:13:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14242588	EDI: JPMORGANCHASE	Sep 09 2021 03:13:00	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14263910	EDI: CHASEAUTO	Sep 09 2021 03:13:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14285269	Email/PDF: resurgentbknotifications@resurgent.com	Sep 08 2021 23:19:02	LVNV Funding, LLC its successors and assigns as, assignee of EAGLEWOOD WAREHOUSE TRUST I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14307759	Email/PDF: resurgentbknotifications@resurgent.com	Sep 08 2021 23:18:58	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14741980	Email/PDF: resurgentbknotifications@resurgent.com	Sep 08 2021 23:18:54	LVNV Funding, LLC its successors and assigns as as, PO Box 10587, Greenville, SC 29603-0587
14242601	+ Email/Text: bk@lendingclub.com	Sep 08 2021 23:09:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
14242602	Email/Text: camanagement@mtb.com	Sep 08 2021 23:09:00	M & T Bank, P.O. Box 900, Millsboro, DE 19966
14257088	Email/Text: camanagement@mtb.com	Sep 08 2021 23:09:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14296324	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 08 2021 23:18:57	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14306450	+ EDI: MID8.COM	Sep 09 2021 03:13:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14242604	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 08 2021 23:18:57	Merrick Bank/Geico Card, Po Box 23356, Pittsburg, PA 15222-6356
14242605	Email/Text: e-bankruptcy@nasafcu.com	Sep 08 2021 23:09:00	Nasa Federal Credit Union, PO Box 1588, Bowie, MD 20717
14320671	EDI: PRA.COM	Sep 09 2021 03:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14244200	+ EDI: PENNDEPTREV	Sep 09 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy

District/off: 0315-7

User: aala

Page 3 of 4

Date Rcvd: Sep 08, 2021

Form ID: 3180W

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			Division PO BOX 280946, Harrisburg, PA 17128-0946
14244200	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 08 2021 23:09:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14273324	EDI: Q3G.COM	Sep 09 2021 03:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14273323	EDI: Q3G.COM	Sep 09 2021 03:13:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14952039	+ Email/Text: bncmail@w-legal.com	Sep 08 2021 23:09:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14242608	+ EDI: RMSC.COM	Sep 09 2021 03:13:00	Syncb/PayPal Credit Service, P.O. Box 960080, Orlando, FL 32896-0080
14242609	+ EDI: RMSC.COM	Sep 09 2021 03:13:00	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
14242610	+ EDI: RMSC.COM	Sep 09 2021 03:13:00	Synchrony Bank/Amazon, Po Box 965064, Orlando, FL 32896-5064
14242611	+ EDI: RMSC.COM	Sep 09 2021 03:13:00	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
14242612	+ EDI: RMSC.COM	Sep 09 2021 03:13:00	Synchrony Bank/Old Navy, Po Box 965064, Orlando, FL 32896-5064
14296430	+ Email/Text: bncmail@w-legal.com	Sep 08 2021 23:09:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14242613	+ EDI: WTRRN BANK.COM	Sep 09 2021 03:13:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-7

User: aala

Page 4 of 4

Date Rcvd: Sep 08, 2021

Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com angelica.reyes@padgettlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Kimberly A Miller thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Ralph M Miller thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6